WHAT IS CLAIMED IS:

1. A system for collecting payments from visitors to a content provider site, comprising:

a service provider site that includes functionality for collecting payments from users, including single-action payments initiated from pages of external sites; and

a web page hosted by the content provider site, wherein the content provider site is external to the service provider site;

wherein the web page includes a payment link which contains a reference to the service provider site to permit users to pay for content provided on the content provider site, and wherein the service provider site is responsive to selection of the link by a recognized visitor by charging an account of the visitor as a single-action transaction, whereby visitors can make single-action payments directly from the content provider site.

- 2. The system of Claim 1, wherein the service provider site is further responsive to selection of the payment link by redirecting a browser of the visitor to a content page of the content provider site, whereby the payment link allows the visitor to both pay for and access the content page with a single selection action.
- 3. The system of Claim 2, wherein the content page includes a display object served by the service provider site, wherein the service provider site personalizes content of the display object for recognized visitors.
- 4. The system of Claim 3, wherein the service provider site personalizes the display object with names of recognized visitors.
- 5. The system of Claim 3, wherein the service provider site personalizes the display object with a payment confirmation message.
- 6. The system of Claim 2, wherein the content page further includes a link for allowing a visitor to negate a payment made via the payment link.
- 7. The system of Claim 2, wherein the content page further includes a link for allowing a visitor to store an article displayed within the content page within a personal library maintained by the service provider site.

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- 8. The system of Claim 1, wherein the service provider site further comprises a module for generating coding for adding payment links to external web pages.
 - 9. A system for providing fee-based access to content, comprising:

a service provider site that collects payments from users, including singleaction payments initiated from pages of external sites; and

a content provider site that is external to the service provider site, the content provider site comprising a content page, and including an additional page that includes a selectable link to the content page, said link including a reference to the service provider site to allow the service provider site to collect payments;

wherein selection of the link by a visitor who is registered with the service provider site causes the service provider site to charge the visitor a fee for accessing the content page and causes the content page to be displayed by a browser of the visitor, whereby the visitor may pay for and access the content page with a single action.

- 10. The system as in Claim 9, wherein the service provider site is responsive to selection of the link by redirecting the browser to the content page.
- 11. The system as in Claim 9, wherein the service provider site causes the content page to be displayed together with a payment confirmation message.
- 12. The system as in Claim 9, wherein the service provider site causes the content page to be displayed together with a control for allowing the visitor to negate payment of the fee.
- 13. The system as in Claim 9, wherein the service provider site includes a link creation tool which creates coding for embedding single-action payment links within external web pages.
- 14. The system as in Claim 9, wherein the service provider site and the content provider site are operated by independent entities.
- 15. A method of providing single action payment functionality within a web page that is external to a service provider site that collects such payments, the method comprising:

incorporating, into coding of the web page, a reference to a display object served by the service provider site, to cause the display object to be requested from

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the service provider site and displayed within the web page when visitors view the web page;

at the service provider site, responding to a request for the display object from a browser of a recognized visitor by returning a customized version of the display object that is adapted to be selected by the visitor to effect a single action payment to a corresponding payee; and

in response to selection of the customized version of the display object by the visitor, effecting payment from the visitor to the payee without requiring the visitor to perform a further action.

- 16. The method as in Claim 15, wherein the display object is a graphic.
- 17. The method as in Claim 15, wherein the service provider site is further responsive to visitor selection of customized display object by redirecting the visitor's browser to an external destination pre-specified by the payee.
- 18. The method as in Claim 15, wherein the customized version of the display object includes the visitor's name, a payment amount, and an indication that selection of the display object will cause the payment amount to be transferred to the payee.
 - 19. The method as in Claim 15, wherein the web page in encoded in HDML.
- 20. The method as in Claim 15, further comprising responding to said selection of the customized version of the display object by causing for-pay content to be displayed by the browser.
- 21. A method of providing personalized content to visitors of a web site without exposing visitor identities to an operator of the web site, the method comprising:

incorporating, into coding of a web page of the web site, a reference to an object served by a server that is separate from the web site, to cause the object to be requested from the server when users view the web page;

receiving, with the server, a request for the object, the request generated by a visitor's browser in response to retrieval of the web page coding from the web site; and

responding to the request with the server by at least (a), identifying the visitor, (b) customizing the object based at least upon an identity of the visitor to

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generate a personalized object, and (c) returning the personalized object to the visitor's browser for output to the visitor.

- 22. The method as in Claim 21, wherein customizing the object comprises dynamically generating a graphic for display within the web page.
- 23. The method as in Claim 21, wherein customizing the object comprises displaying the visitor's name within the object.
 - 24. The method as in Claim 21, wherein customizing the object comprises displaying a portion of a credit card number of the visitor within the object.
 - 25. The method as in Claim 21, wherein selection of the personalized object by the visitor causes the visitor's browser to retrieve a pay page associated with the object.
- 26. The method as in Claim 21, where selection of the personalized object by the visitor causes a payee associated with the object to be paid an amount displayed within the object, without the need for the visitor to perform a subsequent action.
- 27. The method as in Claim 21, wherein customizing the object comprises displaying at least one personal recommendation of a product or service within the object.
- 28. The method as in Claim 21, wherein the object is further customized based on an identity of the web site.
 - 29. A system for distributing content to users, comprising:

a service provider site which (a) collects voluntary payments from users who access content on external sites, and (b) generates ratings of users; and

an external content provider site which hosts a digital work, and uses the service provider site to collect payments from users who access the digital work;

wherein the content provider site includes multiple ratings-based destinations, each ratings-based destination corresponding to, and providing access to content associated with, a respective user rating;

and wherein the content provider site further includes a navigational link which is selectable by users to access the ratings-based destinations associated with their respective ratings, said link pointing to the service provider site;

and wherein the service provider site is responsive to selection of the link by a user by determining the rating of the user, selecting the destination

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corresponding to the rating, and redirecting a browser of the user to the selected destination;

whereby the user is provided ratings-based access to content on the content provider site without exposing to an operator of the content provider site an identity or rating of the user.

- 30. The method as in Claim 29, wherein the service provider site generates the ratings of users based at least in-part on the users' respective payment histories.
- 31. The method as in Claim 29, wherein the link comprises a selectable display object served by the service provider site, wherein the service provider site selects a message to display in the display object based on the user's rating, said message being one of multiple messages pre-specified to the service provider site by an operator of the content provider site.
- 32. The method as in Claim 31, wherein the message contains information about the content to which the user will be given access by selecting the link.
 - 33. The method as in Claim 31, wherein the display object is a graphic.
- 34. The method as in Claim 29, wherein at least two of the destinations provide access to different respective versions of a digital work.
 - 35. A method for controlling user access to content, comprising:

setting up multiple destinations on a content provider site such that each destination corresponds to, and provides access to content associated with, a respective user rating;

incorporating into a web page of the content provider site a link to the service provider site to permit ratings-based access to the destinations, wherein the service provider site collects payments from users of the content provider site and other external web sites, and generates ratings of the users; and

in response to selection of the link by a user, determining the rating of the user, selecting the destination corresponding to the rating, and redirecting a browser of the user to the destination;

wherein the user is provided ratings-based access to content on the content provider site without exposing to an operator of the content provider site the identity or the rating of the user.

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- 36. The method as in Claim 35, wherein the service provider site generates the ratings of users based at least in-part on the users' respective payment histories.
- 37. The method as in Claim 35, wherein the link comprises a selectable display object served by the service provider site, wherein the service provider selects a message to display in the display object based on the user's rating, said message being one of multiple messages pre-specified by an operator of the content provider site.
- 38. The method as in Claim 36, wherein the message contains information about the content to which the user will be given access by selecting the link.
 - 39. The method as in Claim 36, wherein the display object is a graphic.
- 40. The method as in Claim 35, wherein at least two of the destinations provide access to different respective versions of a digital work.
- 41. A method for providing payment-based access to a digital work, comprising:

hosting the work on a content provider site in association with a link to a payment service provider site;

on the payment service provider site, in response to selection of the link by a user: (a) collecting payment from the user; (b) generating a string containing transaction information associated with the payment; and (c) redirecting a browser of the user to a destination location on the content provider site such that the string is passed to the content provider site with a destination URL; and

on the content provider site, determining whether the string passed with the destination URL is valid to determine whether the user is authorized to access the work.

- 42. The method as in Claim 41, wherein the string is passed in an encrypted form.
- 43. The method as in Claim 41, wherein the link is to a payee-specific pay page hosted by the service provider site.
- 44. The method as in Claim 41, wherein the link is a single-action payment link which, when selected, causes both (a) payment to be completed, and (b) the browser of the user to be immediately redirected to the destination location, whereby the user completes payment without viewing the payment service provider site.

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